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**RESPONSE UNDER 37 C.F.R. § 1.116  
EXPEDITED PROCEDURE REQUESTED  
EXAMINING GROUP 3621**

PATENT  
Customer No. 22,852  
Attorney Docket No. 05793.3031-00000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
Mayur MANIAR et al. ) Group Art Unit: 3621  
Application No.: 09/651,320 ) Examiner: B. Bayat  
Filed: August 31, 2000 ) Confirmation No. 3899  
For: METHOD FOR ESTABLISHING A )  
CREDIT LIMIT )

**Mail Stop AF**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**REQUEST FOR RECONSIDERATION**

In reply to the Final Office Action mailed July 5, 2005, Applicants responds as follows:

**Remarks/Arguments** begin on page 2 of this paper.